RESOLUTION No. 20

Expediting the disbursement of loans by the Land Mortgage Bank

***Mr. C. R. Iyyunni** *(Trichur-South):* Sir, the resolution that stands in my name is.—"*This Council recommends to the Government that, with a view to expedite the disbursement of loans by the Land Mortgage Bank, the bank undertakes to apply for the copy of the Settlement Register on receipt of the necessary charges therefor instead of the present practice of the parties applying direct to the authorities concerned*".

I need not say that the Land Mortgage Bank that has been constituted in our State is doing splendid work. But persons who apply for loans to the bank suffer from a lot of handicaps and disadvantages. Generally speaking, one might say that after an application has been made to the bank it takes at least 6 months to get the loan granted and the money disbursed. It is due to various reasons that the delay is caused. In the first place, the application will be sent to the Inspector for inspecting the *paramba* or the land as the case may be and making a report thereon. Subsequently, the Supervisor goes and makes another report of the Inspector and thirdly there is the Advisory Committee. They will also go and inspect the property and then make their final estimate. Before it is placed before the Board of Directors the bank applies for an encumbrance certificate for a period of about 24 years and all the documents that are made mention of in the encumbrance certificate or copies thereof will have to be produced. Then all the papers will be sent to the Legal Adviser and with his remarks it will be sent to the bank, and the matter will be placed before the Board. So it takes a long time. In the meantime a copy of the Settlement Register has also to be obtained. With regard to the encumbrance certificate the usual practice is that it is the bank that applies for the encumbrance certificate with the result that the Registration Department takes full care to see that the papers are sent as early as possible. But in this matter the practice is the applicant himself will have to apply for the copy of the Settlement Register. Of course, it is a well known fact that if a person who has applied for a loan wants to get the copy of the Settlement Register early enough, certainly some tips will have to be paid. Of course, it is a very common thing also. The greater the urgency the larger the amount they will have to pay as tips. If, on the other hand, it is the bank that applies for the copy of the Settlement Register—of course the

*Speech not corrected by the hon'ble member

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applicant may be asked to pay the necessary amount and probably a little more so that the copy may be obtained as early as possible—the worry so far as the applicant is concerned to pay little tips or things of that kind can be avoided and at the same time the matter can be expedited. Under ordinary circumstances, as I pointed out, it takes about 6 months. There are cases where it has exceeded even a year and a half. I have something to do with that matter and I know there are files which have exceeded the period of a year and a half. If this is done, the Government need not lose anything whatever. Extra charge also may be taken from the applicant so that the matter may be expedited. By this way we will be expediting the disbursement of loans. It is with that object in view that I move this resolution for the acceptance of this House.

Mr. K. R. Viswambharan *(Ezhuvas-Talappalli):* I second it.

Mr. A. V. Moothedan *(Chalakkudi):* May I know whether copy of the Settlement Register is always necessary for applying for loans? I think it is not required in all cases.

Mr. P. V. Raphael *(Joint Secretary to Government):* Copies of Settlement Register are required in very many cases.

Mr. A. V. Moothedan *(Chalakkudi):* What are the cases in which it is required? As I understand it, the procedure is when we apply for a loan we have to give a pencil sketch. That is what is done. No certified copy of the Settlement Register is required.

Mr. P. V. Raphael *(Joint Secretary to Government):* Sir, the resolution presumes that the party has now to apply for the Settlement Register. Mr. Iyyunni knows very much about this bank, and he has brought this resolution. But we have got a report from the Secretary of the Land Mortgage Bank to say that these Settlement Registers are now obtained by the Inspectors of the bank themselves. Parties have nothing to do with that. Either Mr. Iyyunni is wrong or the report is wrong. I made enquiries and here is the report to say that the Settlement Registers are now obtained by the Inspectors, and so the practice is identical with what has been aimed at in this resolution.

Mr. K. Ayyappan *(Ezhuvas-Kanayannur):* If that is the practice you can simply accept the resolution.

Mr. T. P. Poulose *(Kanayannur):* The Inspectors are getting the copies. But who pays for them?

Mr. P. V. Raphael *(Joint Secretary to Government):* Mr. Iyyunni has no objection to make the payment. From the inception of the bank it is the Inspectors who are getting copies of the Settlement Registers from the Village Offices.

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Mr. T. P. Poulose *(Kanayannur):* Of course, somebody should pay for it. What exactly is the practice?

Mr. T. S. Ramachandra Ayyar *(Chittur-Tattamangalam):* For the information of the House I may say that the parties have to pay nothing extra. They pay a consolidated fee of Rs. 5 for a loan of Rs. 1,000 at the time they apply for the loan. The Settlement Register has to be obtained by the bank.

Mr. A. V. Moothedan *(Chalakkudi):* My information is that there is no necessity to get certified copies. When there is a dispute with regard to survey numbers what the bank people do is, they go to the Village Office and verify with the Settlement Register and enter the correct number. If you make any reference in the application to a court decree what they do is, they go to the court and get it verified. They don't ask for any certified copies. You give an ordinary plain paper copy. They will verify whether it is correct or not.

Mr. P. V. Raphael *(Joint Secretary to Government):* My submission is, in cases where this Settlement Register is required for the grant of loan it is obtained by the Inspectors themselves. The parties will have nothing to do with the Village Officers. So that my submission is there is no need for any such resolution. Therefore, the resolution may be withdrawn.

Mr. C. R. Iyyunni *(Trichur-South):* The information that I have gathered is from parties who go to me when I look into the papers. Whether as a matter of fact the applications are made by the applicant himself or by the bank, this is the only information that I have got. They have experienced some difficulty with regard to this matter. The matter is not expedited for want of Settlement Registers. If, as a matter of fact, as the Joint Secretary says they have absolutely nothing to do I have absolutely no complaint. That is all what I have to say. Otherwise the matter may be kindly considered by the Government and see that the matter is expedited.

മിസ്റ്റർ കെ. എസ്സ്. പണിക്കർ: ഇതിന്റെ പ്രത്യേകമായിട്ട ഫീസ്സ് വേണ്ടെന്നു പറയുന്നതു് ശരിയാണു്. ചക്കര ചെത്തിന്നു ലൈസൻസ്സ് ഫീസ്സില്ലെങ്കിലും ലൈസൻസ്സു് വേണമെന്നു ഒരു മാമൂലുണ്ടു്.

Mr. P. V. Raphael *(Joint Secretary to Government):* Why do you decry an institution which is doing splendid work in the State?

Mr. K. Ayyappan *(Ezhuvas-Kanayannur):* Even if the Government accepts this resolution your difficulty cannot be solved. Now the Inspectors are getting copies of Settlement Register directly from the Village Office. Even then the parties will have to go to them to expedite the matter.

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Mr. C. R. Iyyunni *(Trichur-South):* Then they will shift the burden of delay on to the Inspectors. If as a matter of fact it is the Inspectors who apply, even then I say there is some delay.

Mr. P. V. Raphael *(Joint Secretary to Government):* The Inspectors are directly applying and getting copies of the Settlement Register.

Mr. T. S. Ramachandra Ayyar *(Chittur-Tattamangalam):* With your permission, Sir, I will explain the position. As a member of the local Advisory Committee I know the exact position. When a person applies for a loan from the bank he remits certain fees. The bank authorities get the encumbrance certificate from the Registry Office and the copy of the Settlement Register from the revenue authority. That is the position. No separate fee is levied. The party who applies for the loan has to remit the fee and to supply a sketch in duplicate of the land which he offers as security. The rest the bank authorities do.

Mr. T. P. Poulose *(Kanayannur):* The acceptance of this resolution will throw an additional burden on the party to pay for it.

Resolution by leave withdrawn

RESOLUTION No. 21

Incorporating in the Vernacular and History Text Books the life history and teachings of Sri Narayana Guru.

Mr. K. R. Viswambharan *(Ezhuvas-Talappalli):* Sir, the resolution standing in my name is as follows.—

"This Council recommends to the Government to make arrangements for incorporating the life history and teachings of Sri Narayana Guru, the great social and religious reformer of Kerala, in the vernacular and History Text Books that are to be prescribed hereafter for school use".

*മിസ്റ്റർ കെ. ആർ. വിശ്വംഭരൻ: സർ, ഈ പ്രമേയത്തെക്കുറിച്ച് ദീർഘമായ ഒരു പ്രസംഗം ചെയ്യണമെന്ന് ഞാൻ ഉദ്ദേശിക്കുന്നില്ല. അടുത്ത കാലത്ത് കേരളത്തിലുണ്ടായിട്ടുള്ള മഹാന്മാരിൽ ചുരുക്കം ചില ആളുകളിൽ പ്രാധാന്യം വഹിക്കുന്ന ഒരു മഹായോഗിയുടെ ജീവചരിത്രത്തെക്കുറിച്ചും, അദ്ദേഹത്തിന്റെ ആശയങ്ങളെക്കുറിച്ചും നമ്മുടെ വിദ്യാർത്ഥികൾക്ക് ഒരു ചുരുങ്ങിയ വിവരണം നല്കുവാൻ ഗവണ്മെണ്ട് ചില ഏർപ്പാടുകൾ ചെയ്യണമെന്ന മാത്രമാണ് ഞാൻ ഈ പ്രമേയം മുഖേന ആവശ്യപ്പെടുന്നത്. സാമുദായികമായി വലിയ അസമത്വങ്ങൾക്ക് കുപ്രസിദ്ധമായ കേരളത്തിൽ ഒരു വലിയ പരിവർത്തനമുണ്ടാക്കി, മത സംബന്ധമായും, സാമൂഹ്യമായും വലിയ മാറ്റങ്ങൾ ഇവിടെ വരുത്തുന്നതിനും, അതുവഴി കേരളത്തിന്ന് നല്ലപേരുണ്ടാക്കുന്നതിനും ശ്രമിച്ചിട്ടുള്ള ശ്രീനാരായണ

*Speech not corrected by the hon'ble member.

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